U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

SEARCH REQUEST FORM

94

Examiner # (Mandatory): _____   Requester's Full Name: MUSSIE TESFAMARIAM

Art Unit _2764_ Location (Bldg/Room#): __CP1 2__   Phone (circle (305) 306 308) _1393_

Serial Number: _09/231745_   Results Format Preferred (circle): PAPER DISK E-MAIL

Title of Invention _____

Inventors (please provide full names): _____

Earliest Priority Date: _01/15/99_

Keywords (include any known synonyms registry numbers, explanation of initialisms):

1) Performing secure credit card purchases
2) Contacting a custodial authorizing entity
   responsibility of account parameters of a customer's credit card account
3) supplying the custodial authorizing entity with account identification
4) generating a transaction code
5) Communicating the transaction code to a merchant
6) verifying purchase parameters
7) obtaining purchasing authorization
8) payment categories include cost of purchase, maximum amount
   maximum total amount purchased within a predetermined time period

Search Topic:

Please write detailed statement of the search topic, and the concept of the invention. Describe as specifically as possible the subject matter to be searched. Define any terms that may have a special meaning. Give examples of relevant citations, authors, etc., if known. You may include a copy of the abstract and the broadcast or most relevant claim(s).

9) authorization single transaction at maximum amount of purchase
10)   "   multiple   "   "   "   "   "
11) limited time interval during purchase authorization
    is valid

01-12-00 P02:53 IN

STAFF USE ONLY

Searcher: _Pamela Reynolds_

Searcher Phone #: _308-7798_

Searcher Location: _4 B30_

Date Picked Up: _1-19-2000 11:00_

Date Completed: _(-20-AM sw_

Clerical Prep Time: _1M_

Terminal Time: _82M_

Number of Databases: _42_

Type of Search		Vendors (include cost where applicable)	
___ N.A. Sequence		___ STN	
___ A.A. Sequence		___ Questel/Orbit	
___ Structure (#)		___ Lexis/Nexis	
✓ Bibliographic		✓ WWW/Internet	
___ Litigation1		___ In-house sequence systems (list)	
___ Fulltext		✓ Dialog	
___ Procurement		✓ Dr. Link	
___ Other		___ Westlaw	
		___ Other (specify)	

PTO-1580 (2-

Set	Items	Description
S1	55636	(CREDIT OR DEBIT)(3N)CARD? ?
S2	2812028	SINGLE OR ONE OR MANY OR PLURAL? OR MULTI OR MULTIPLE OR S-EVERAL OR FIXED()NUMBER? OR REPEATED
S3	1721297	TRANSACTION? OR PAYMENT? OR BUY? OR SPEND? OR TRANSFER? OR TRANSMIT? OR TRANSMISSION? OR PAYMENT? OR WITHDRAWAL? OR CHARG?
S4	49	ELECTRONIC()FINANCIAL()TRANSACTION?
S5	105280	PARAMETER? OR LIMITATION? ? OR DEFINITION?
S6	2050457	MATCH? OR COMPAR? OR CORRESPOND? OR RELAT? OR ASSOCIAT? OR REFERENC? OR CONFORM?
S7	673	PAYMENT?(3N)(CATEGOR? OR TYPE? ? OR CLASSES)
S8	8990	(MAXIMUM OR MINIMUM)(3N)(AMOUNT? OR COST OR INCREMENT? OR -TOTAL? ?)
S9	30962	TIME(3N)(COMMITMENT? OR REQUIRE? OR RESTRAINT? OR CONSTRAI-NT? OR DEMAND? OR LIMITAT?)
S10	1491	(PREDETERMIN? OR PRESET OR LIMITED OR SET OR PRESELECT? OR PRE()(SELECT? OR SET OR DETERMIN?) OR FIXED)(3N)TIME(3N)(PERI-OD? OR INTERVAL? OR DURATION?)
S11	1252484	VERIFY? OR AUTHORI? OR APPROV? OR ACCEPT? OR PERMIT? OR PE-RMISSION? OR VALID? OR CONFIRM?
S12	1798753	CONTACT? OR NOTIF? OR ADVISE OR NOTICE? OR APPRIS? OR INFO-RM?
S13	4811	(CUSTODIAL OR RESPONSIBLE)(3N)AUTHORITY OR TTP OR TRUSTED(-)THIRD PARTY OR TRUSTED()(INTERMED? OR AGENT?) OR CERTIFI?()(-AUTHORIT? OR AGENT? OR AGENC?) OR CLEARING()(HOUSE? OR OFFICE-?)
S14	271	ACCOUNT?(3N)(IDENTIFICATION? OR ID)
S15	657200	COMMUNICAT? OR MESSAGE? OR NOTIFICATION?
S16	2248993	MERCHANT? OR VENDOR? OR SELLER? OR BUSINESS
S17	17115	S3(3N)(CODE? ? OR NUMBER? ? OR NUMERL? ? OR DIDIT? ? OR NU-MERIC? ?)
S18	17517	S1(S)(S3 OR S4)
S19	1	S18(S)S6(S)S5(S)(S7 OR S8)
S20	9	S18(S)S6(S)(S9 OR S10)
S21	9	RD S20 (unique items)
S22	57	S18(S)(S7 OR S8)
S23	0	S22(S)(S9 OR S10)
S24	15	S22(S)S11
S25	15	RD S24 (unique items)
S26	15	S25 NOT S21
S27	0	S22(S)S13
S28	46	S18(S)S13
S29	0	S28(S)S14
S30	46	S28 NOT (S21 OR S26)
S31	8	S30(S)S12(S)S16

0680866   96-38076
Mutual fund managers: Morgan Keegan arm in the big leagues
Feibelman, Adam
Memphis Business Journal (Memphis, TN, US), v17 n44   p1
PUBL DATE: 960304
DATELINE: Memphis, TN, US, South Central   WORD COUNT: 1,141

TEXT:
     ... way they used a bank savings account -- making withdrawals on
demand, using checks and, now, **debit**   **cards** -- but usually with a
greater return.

     Over the subsequent 25 years, Bent's fund grew...

... great year" for his portfolio, which had a 11.75% return; but that is
when **compared** to S&P 500 index return of 16.43%. The S&P performance, he
says...The fund, he explains, gives modest investors "the ability to get in
with a lesser **amount** of money."

     The **minimum** initial investment for "class A" shares in the fund is
$1,000. Subsequent investments can..

1107264   00-82988
**Turning kids loose >Deal would make it easier for children to buy stuff on
    line**
Reidy, Chris
Boston Globe (Boston, MA, US) pC.1
PUBL DATE: 990929
DATELINE: Cambridge, MA, US, New England   WORD COUNT: 1,328

TEXT:
     ... a strategic alliance this week that may make it easier for children
and teens to **buy** books, CDs, and other items on line. Goodness knows kids
 buy   enough merchandise in the real world thesedays -- consumers in the
12- to-19 age group spent $141 billion in 1998, according to Teen Research
Unlimited. But while teens may **spend** as much time on the Internet as they
do at the mall, only a fraction...

... to e-commerce Web sites. That's because Web purchases are mostly made
with a **credit**   **card** , something most young folks don't have. Now, just in
time for the holidays, several...

... have come up with ways that could transform teens and children into
on-line big **spenders** . For good or ill, West Coast outfits such as
RocketCash and DoughNet are already offering parents a way to give their
children anInternet **spending** allowance, a sort of on-line **debit** - **card**
account that would let their children shop the Web. Looking to do something
similar, Iconomy...

... San Francisco. In simple terms, iCanBuy has technology that enables
parents to create on-line **debit**   **cards** for their children, and
Iconomy.com provides retail Web space where young consumers can use those
 debit   **cards** to make parentally approved purchases. For Iconomy.com, the
deal is the latest for a...

... South Park' CD," he says, referring to a controversial TV show and
movie. When opening **debit** -**card** accounts, parents can set guidelines for
what children may **buy** and how much they can **spend** , he says. Some
parents may permit a 17-year-old son to **buy** certain rap CDs, but bar
their 12-year-old from shopping the on-line music...

... wired to the Internet, analysts are unsure how many of them will
takeadvantage of alternative- **payment** methods. "I don't know how big a
market this is going to be, probably...
... vice president Michael Wood wonders whether kids are ideal Internet
consumers. Many teens are impulse **buyers** , who prefer to get something
from the mall today rather than wait the three days·or so it takes for an
e-commerce site to ship an item to a **buyer** 's home. "They want instant
gratification," Wood says of teens. And parents still leery of...

...up on X-rated fare, and it's hard to say how quickly these new **payment**
methods may catch on. Perhaps looking to allay some of these concerns,
iCanBuy bills itself as a Web site that teaches teens about money
management. Youngconsumers can use their **debit**   **cards** to make charitable
donations and,someday, to invest in mutual funds. "We see ourselves as...

... an Amazon.com wannabe," says Iconomy chief executive Aaron Day. Under a
previous name of **BuySafe** .com, the company opened an on- line mall with
more than 20 stores, selling everything from perfume to cigars. **BuySafe**
.com was responsible for the Web technology; vendors supplied the goods,
shipping purchases to the...

... Iconomy.com clients thought they could make money by selling
information, much as a magazine **charges** readers subscription fees. But
with so much free information available on the Web, only a...

...easy. E- commerce requi●● an expensive infrastructure o●arehouses and delivery systems. It al●● often **requires** **time** and ●xpertise that manycontent Web sites don't have. Unable, or unwilling, to make this thesite to send a now-free electronic birthday card, the consumer can also **buy** a present, thanks to a gift shop that Iconomy.com has installed on EGreetings' Web...

... links that automatically transport visitors to a content Web site to a merchant site selling **related** products. For example, a consumer who visits theWeb site for Scholastic Inc., the US publisher...

...of children's books, can link to Toysmart.com, a Be Free client, to make **related** purchases. If a consumer then makes a purchase, Waltham-based Toysmart says it kicks back...

... com's Day contends. Iconomy.com takes a different approach. When a customer wants to **buy** a gift from EGreetings, the customer is still on the EGreetings Web site when the **transaction** is completed. This allows EGreetings tolearn more about its customers and craft marketing and branding...

...stand out from the crowd. Iconomy.com now hopes to plug its clients into the **debit** -**card** network set up by iCanBuy.com; that would let children and teens **buy** merchandise from the e-commerce stores such as the one that Iconomy.com has built...

21/3,K/2 **(Item 2 from file: 635)**
DIALOG(R)File 635:Business Dateline(R)
(c) 1999 Bell & Howell. All rts. reserv.

0477446   94-31015
Delrina announces Delrina WinFax PRO 4.0, major upgrade of the world's most popular PC fax software
Sofer, Shelly
Business Wire (San Francisco, CA, US) s1   p1
PUBL DATE: 940314
DATELINE: San Jose, CA, US   WORD COUNT: 2,536

TEXT:
    ...mobile
      users.
    -- Expanded messaging capabilities that include: 1) Fax-a-File,
       a fax-based file **transfer** capability that makes it as easy to
       send an actual document file as it is...

...each column of which represents a different
 informational field (date, time or status of the **transmission** , for
 instance). These columns can be resized simply by dragging their edges
 to the left...

...the same set of rules
 applies to each major component of the interface, the user **requires**
 significantly less **time** and effort to learn to use WinFax PRO's full
 functionality.
    For example, each fax...

...user is in.
    For example, when a fax is dragged into an Archive folder, the
 associated images are automatically compressed to reduce disk space,
 while in the Phonebook, fax broadcast groups...

...receive log, the user
 can see the actual fax, a detailed synopsis of the fax **transmission**
 (date, time, status, **transmission** speed, etc.) or the thumbnails of the
 fax.

-- Context-Sensitive M●u Bar and Menus -- The...with W●Fax PRO.

-- Robust Dialing Sequences -- In order to access different
services or use different **credit   cards** for long distance fax calls,
users need to quickly change and maintain many different dialing...

...with prefixes and suffixes.
   Many mobile users use more than one service or long distance **credit
card** , so having the flexibility to change and maintain multiple dialing
sequences is essential. In WinFax...

...actual documents rather than fax images, sending and receiving
electronic mail within WinFax PRO, and **transmitting** error-free faxes.

-- Fax-a-File -- Until now, sending a fax meant sending a
bit-mapped rendition or image of a document. However, new fax
transmission protocols enable users with Class 1 fax modems to send
their original documents or actual files (binary file) in the same easy
way they currently **transmit** bit-mapped images.
   WinFax PRO 4.0 supports binary file **transmission** through several
protocols: 1) the ITU's (formerly the CCITT) T.434 protocol for
transmitting binary files; 2) Microsoft At Work, which Microsoft has
included in the latest Windows for...

...all
the security and encryption capabilities under Microsoft At Work;
3) a special binary file **transfer** capability between WinFax PRO 4.0
users that does
on-the-fly'' compression to reduce **transmission** time;
and 4) CAS file **transfer** , a special protocol available for Intel and
other CAS compatible fax modems. **Transmission** preferences for
individual recipients are maintained in the Phonebook, enabling a user
to fax an...

...others
using cc:Mail or Microsoft Mail.

-- Error Correcting Mode -- The current protocol for fax
transmission relies on perfect line conditions to ensure quality faxes.
However, adverse line conditions cause errors in fax data **transmission** ,
which typically appear as random blemishes or half-lines on a page.
The problem is further magnified when attempting to fax at the higher
transmission speeds of 14.4kbps.
   WinFax PRO 4.0 supports Error Correction Mode (ECM), which allows
fax data errors to be fixed during **transmission** and is an essential
requirement for Fax-a-File. ECM enables users with Class 1selected at the
time of **transmission** . An on-line spell-checker is
included that can be accessed in a cover page...

...0 on or after Feb. 1, 1994
can upgrade to version 4.0 at no **charge** . Users of WinFax PRO 3.0,
WinFax LITE or previous versions of WinFax can upgrade...

21/3,K/3   (Item 3 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 1999 Bell & Howell. All rts. reserv.

0414381   93-66330
Mellon reports increased second quarter 1993 earnings
Johnston, Charles M
PR Newswire (New York, NY, US) s1 p1
PUBL DATE: 930720
DATELINE: Pittsburgh, PA, US   WORD COUNT: 7,192

TEXT:
   ...primarily of money

market,
demand and time deposits. Goodwill and other intangibles arising
from
this **transaction** were $457 million.

Net Interest Revenue
(taxable
 equivalent
 basis)   Three months   Six months
                ended June...

...4.30   17bp
     The improvement in net interest revenue in the second quarter
of
1993, **compared** with the second quarter of 1992, primarily
reflected
a higher level of interest-earning assets...

...Company. The Boston Company acquisition added
approximately
$14 million of net interest revenue, excluding the **related** cost
of
financing the **transaction** . The effective management of the
corporation's funding positions and a reduction in nonperforming
assets
also contributed to the improved net interest revenue **compared**
with the
prior-year period. Partially offsetting these positive factors
was the
impact on net...

...the
first
quarter of 1993 as part of the capital raising and balance sheet
restructuring **related** to the acquisition of The Boston Company.
Prior
to The Boston Company closing, the proceeds...the net expense of acquired
property, was $48 million in the second
quarter of 1993, **compared** with $55 million in the prior-year period.
The provision for credit losses was $35...

...The net
expense of acquired property increased $8 million in the second quarter
of 1993, **compared** with the second quarter of 1992 which included a $10
million gain from the sale of acquired assets. Net credit losses
decreased $26 million **compared** with the second quarter of 1992,
reflecting lower net credit losses in each of the...

...loan categories.
     Credit quality expense was $108 million for the first six months of
1993, **compared** with $161 million in the first half of 1992. The
provision for credit losses was...

...Net credit losses in the first six months of
1993 were down by $44 million **compared** with the first half of 1992,
reflecting lower net credit losses in each of the...
...Trust and
   investment

	Three months			Six months		
management	$106	$ 72	$ 34	$179	$143	$ 36
Cash management fees and deposit **transaction** **charges**	47	42	5	95	82	13
Information services	41	35	6	77	69	8
Mortgage servicing	15	9	6	32	17	15

despite the addition of $ million in nonperforming asset from the...

...of OREO from The
Boston Company.
    Nonperforming assets decreased by $347 million, or 42 percent,
 compared with June 30, 1992 due primarily to a $171 million reduction in
nonperforming commercial real...

...resulted primarily from sales and credit
losses. The $40 million reduction in international nonperforming loans,
 compared with June 30, 1992, resulted primarily from in-substance
foreclosures.   The decrease in other assets... The increase in the
corporation's common shareholders' equity in
the second quarter of 1993, **compared** with March 31, 1993, resulted from
the issuance to Shearson of $115 million of common...

...Company, as well
as earnings retention. The corporation's capital ratios at
June 30, 1993, **compared** with March 31, 1993, reflected the higher equity
level and the addition of $6.3...

21/3,K/4   (Item 1 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

079420
Survey says 'tis the season for online buying
Byline: Nancy Weil
Journal: Network World
Publication Date: November 10, 1999
Word Count: 709   Line Count: 62

Text:
 ... shoppers found that 67% will tackle at least 10% of their holiday gift
list online, **compared** to 23% a year ago, while 19% will handle at least
half of their shopping in cyberspace **compared** to 4% last year, according
to figures released yesterday.Market research forecasts of increases in...

... retailing.Also somewhat unexpected was the steep increase in the
predicted total online shoppers will **spend** , from the $3 billion to $4
billion range last year to as much as $15...

... majority of those who take to their computers in search of gifts. They
will mostly **buy**   items that need not be tried on, touched or otherwise
admired in person before a...
 ... turn   to the tried and true Web super sites like Amazon.com,
Barnesandnoble.com, CDnow, **buy** .com and Etoys, Ernst & Young says."It's a
very consistent profile," Brown says, adding that online shoppers seem to
be those with the most **constraints** on their **time** . The survey found that
59% of online holiday shoppers are women, 58% are married, 58...

... find online holiday shopping inappropriate for large items and 26% find
it not good for **buying** luxury items. As for improvements they would like
to see this online holiday shopping season...

... easier to find in the view of 22% and 21% want more choices and
selections. **Credit   card** security guarantees are a desired improvement
for 20% with 16% wanting more information about products...

21/3,K/5   (Item 2 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

055587
Calling private 'nets

Computerworld Retail Jou●●l
Pier 1 dials intranet for faster, more personal service
Byline: Jeremy Schlosberg
Journal: Computerworld   Page Number: R18
Publication Date: October 01, 1996
Word Count: 1080   Line Count: 96

Text:
... inoperable unless one of the store's three voice lines was free. And
once the **associate** made a connection, the data screen might take as long
as two minutes to appear...

... integrator with its foot in the retail door, for the speed its
technology adds to **credit** - **card** and check authorization. Harmonics
supplied Pier 1 with a Retail Integration Module (RIM), a proprietary...

...60 to $120 per store per month. It also shaves 50% to 80% off the **time**
  required   for nighttime polling and data **transfer** , cutting down on
long-distance costs. Ironically, although it is based on TCP/IP and...
... Pier 1 to not only introduce a stock-keeping unit (SKU) availability
application that sales **associates** actually use but also roll out a new
bridal registry. What's more, sales **associates** can run all the
applications simultaneously. So one salesperson can check to see whether a
...

... counter. So even the greenest employee could ask a customer if he'd
like to **buy** the blue shirt that just went on sale to go with the plaid
shorts he...

21/3,K/6   (Item 3 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

052592
Caught up in the Web
Computerworld Retail Journal
Caught up in the Web
Byline: Alan Alper
Journal: Computerworld   Page Number: R5
Publication Date: June 01, 1996
Word Count: 414   Line Count: 40

Text:
... to catch on because it is only appropriate for certain types of
purchases. Anything that **requires** real-**time** , hands-on examination is
probably safe - for now. But online shopping could catch fire if...

... try on merchandise? Or what if you could tap personal agents to do
time-consuming **comparison** shopping? Evolving object-oriented, multimedia
development tools such as Sun's Java could well deliver these "Jetsonesque"
experiences. But not until security and multiple **payment** systems are
fully dependable. That may be in the offing now that Visa and Microsoft and
Mastercard and Netscape, respectively, have jointly agreed to the SET, or
Secure Electronic **Transaction** , mechanism for guarding **credit** -**card**
 transactions for **buyers** , sellers, **transaction** processors and banking
institutions. So if the Web evens out the playing field, what should...

... pleasant and useful shopping experience but also linking your site with
accounting, inventory control and **credit** -**card** authorization systems to
promptly process orders and not throw your shop into disarray. But while
...

21/3,K/7   (Item 4 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

047633
Netscape Navigator flaw raises the question, Whom do you trust?
ON SECURITY
Byline: Winn Swartau
Journal: Network World   Page Number: 42
Publication Date: October 23, 1995
Word Count: 873   Line Count: 80

Text:
... the mediums greatest advantages. But no one in his right mind feels comfortable passing unsecured **credit card** numbers from point to point on the Internet. Netscape was supposed to have provided you...

... way to do that. It promised Internet security and privacy by adding encryption to those **transactions** that required it. When you **buy** a product, you expect it to perform as the manufacturer says it will. Astute corporate...

...kit to evaluate it? Testing to prove the efficacy of security systems is an expensive, **time** -consuming exercise that **requires** a stable of in-house expertise. But how can you be sure that the manufacturer...
...You run little risk this way, but the time factor is a killer. You could **buy** only from those companies that openly put their products out there for the hackers and...

... companies from the private sector, led by an organization such as the National Computer Security **Association** (NCSA). The members will make sure that your needs remain the focus. The NCSA can...

21/3,K/8   (Item 5 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

046878
With data services still on the horizon, your decision is Up in the air
Buyer's Guide
Byline: Mark Langer and Tom Brennan
Journal: Network World   Page Number: 49
Publication Date: September 18, 1995
Word Count: 2349   Line Count: 213

Text:
... have a wireless subsidiary pitching cellular voice services, but it declined to participate in this **Buyer** 's Guide and is reportedly focusing efforts on personal communications services instead. MCI has no...

... with services that send data over circuit-switched cellular links. However, there is often a **relationship** between the two methods. Much of the technology used to support wireless data applications has...

... attach a modem to a cellular phone and send data, doing so doesn't always **match** your application requirements. ``You can service a number of data needs with regular cellular service...
... a plain old telephone line and a modem,'' says Tom Walton, president of Waltonand Walton **Associates** , a consultancy in Richmond, Va. (see story, page 52). ``But in both cases, sometimes that...

...to handle throughput greater than 19.2K bit/sec and that the cost of the **associated** hardware and software is still too high. CDPD is tailored to applications with short bursts of traffic, such as point-of-sale **credit card** validation or dispatch operations. The standard also borrows TCP/IP addressing schemes to identify end...

... a CDPD network is assigned a unique mobile IP address. CDPD is accessed using a **transmitter** and receiver in end-user devices such as a laptop,

POS terminal or even a...

... cause they can generate a large number of packets - and the majority of CDPD providers **charge** on a per-packet basis. ``The problem is that many application developers understandably design their of the AireTrans **transaction** processing service. ``CDPD provides our customers the ability to put sales terminals where they make sense and adds a level of security needed to safely perform financial **transactions** ,'' says Elizabeth Hubbard, FirstNet's CDPD project manager. CDPD's security comes in two forms...

... and provide air link security are two issues that have dogged circuit-switched cellular data **transmissions** . Because CDPD was designed after the circuit-switched cellular standards used today, service designers were...

... But it's up to CDPD providers to negotiate billing and accounting procedures that are **associated** with visiting. You won't be able to visit unless the carriers involved have agreements...

... Balduf, Ameritechs product manager of enhanced data services. For this reason, Ameritech encourages customers to **spend** 60% to 70% of their presubscription time planning for the service rather than just jumping...

...operations, parking enforcement and alarm monitoring, all of which sport applications with small packets that **require** quick **transaction** **time** . Currently, the market is limited by the high cost of the proprietary modem-like devices...

... are similar in many ways to ARDIS'. But the company declined an interview for this **Buyer** 's Guide. Metricom is another packet radio provider that is looking to break out of...the receiving pager is turned off or is out of a coverage area. Messages are **transmitted** when the paging device is back on-line. SkyTel provides service in more than 250...

21/3,K/9 **(Item 6 from file: 674)**
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

040632
Wireless Data Services
Wireless Networks
Byline: James Kobielus
Journal: Network World   Page Number: 44
Publication Date: November 07, 1994
Word Count: 4187   Line Count: 414

Text:
...quite literally out of this world. For anyone interested in testing the waters with these **relatively** new services, the trick is to focus on what's available today. Companies should be...

... of solutions to support wireless, two-way data for E-mail, database access and file **transfer** . Many new segments of the wireless data market will burst forth within the next two...

... your needs is a process of elimination, based on such criteria as availability, coverage, roaming, **transmission** speed, network capacity, air link confidentiality, interoperability, available hardware and software, and price. WITHIN RANGE...ARDIS has the most extensive national network, reaching 10,700 U.S. cities and towns, **compared** to the 7,500 municipalities served by RAM Mobile. The chief limitation of circuit-switched...

... or more large cities typically need accounts with multiple service providers and must provide business **associates** with special access numbers for reaching them on other cellular systems. Some cellular

carriers, such...

... in the cellular industry and depend on bilateral agreements between service providers. SMR most often **associated** with police and taxi dispatch - is a regional service with less roaming support than cellular...

...ARDIS signals can penetrate buildings. CDPD, the new kid on the wireless block, may soon **match** packet radio networks' national coverage and roaming support. Most cellular companies will begin providing CDPD...

...for McCaw's wireless data division. He says McCaw's anticipated year-end coverage will **compare** favorably to ARDIS or RAM Mobile's current networks. McCaw can expand its CDPD coverage...

... wireless data at GTE Mobilnet, Inc. and a member of the CDPD Forum, an industry **association** of service providers, hardware/software manufacturers, systems integrators and value-added resellers. The **association** is currently coordinating tests of intercity roaming interoperability among all current CDPD service providers, infrastructure ...

... off-line laptop CD-ROMs, through occasional wired connections to high-speed terrestrial networks (Asynchronous **Transfer** Mode, Switched Multimegabit Data Services or ISDN), or a combination of both strategies. What you...safeguards, wireless services would not be appropriate for many corporate applications, especially those that involve **credit card** authorization, privacy-sensitive data and corporate intellectual property. Spread-spectrum-based public services - of which...Protocol-10 (MNP-10) or AT&T Paradyne's Enhanced Throughput Cellular (ETC) - and those **associated** with wire-line modems. Not surprisingly, Bell Atlantic, Ameritech Cellular, Southwestern Bell Mobile System and...

... many - to compensate for the out-of-range connection losses, longer packet delays and lower **transmission** speeds **associated** with radio links. CDPD providers claim that you'll be able to run your existing...

... applications to minimize the amount of data sent over the air, since most wireless nets **charge** on a per-packet or per-kilobyte basis. One tip, according to Rob Euler, ARDIS' vice president of business development, is to avoid **transmitting** unnecessary screen refreshes over the wireless link. ``What's required is (genuine) client/server application...providers often prefer to quote custom prices based on a host of factors, including activation **charges** , monthly **charges** , usage **charges** (per character, kilobyte, packet, message or **transaction**), peak-period **charges** , back-end connectivity **charges** and volume discounts. When **comparing** prices of different wireless data services, one useful approach is to estimate the recurring costs...

... will not slow down until around the year 2000, predicts BIS Strategic Decisions, by which **time** **demand** will begin to plateau, dominant standards will emerge and less successful technologies will be abandoned...

26/3,K/1   (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury

09769042
PLENTY OF INS AND OUTS TO MOVING
San Jose Mercury News (SJ) - Saturday, September 26, 1998
By: NICK HARDER, Orange County Register
Edition: Morning Final Section: Real Estate Page: 22F
Word Count: 593

...or two waiting for the truck to arrive.

     When you sign the contract, ask what **types** of **payment** the moving
company will **accept** . Chances are, the company won't **accept** a personal
check. It may have to be a cashier's check or **credit**   **card** .

   The movers may not unload your goods until you pay them.

     Finally, what happens when...

26/3,K/2   (Item 2 from file: 634)
DIALOG(R)File 634:San Jose Mercury

09732150
6-MONTH WAIT ON DMV TEST NOW APPLIES
San Jose Mercury News (SJ) - Thursday, August 20, 1998
By: ANDY BRUNO AND STEVEN CHAE column
Edition: Morning Final Section: Silicon Valley Life Page: 2E
Word Count: 494

...I went to a restaurant for lunch and tried to pay my bill with a **charge**
 card. I was told that the restaurant would not **accept** it because the
total was less than $20. I thought there was a law that...

...San Jose
 A
 Not quite. There are no laws that cover maximums or minimums on **charge**
 card **transactions**   . However, this may be a violation of the merchant's
agreement with one of the major **credit**   **card** companies, such as Visa and
MasterCard. The agreements most merchants sign say there will be no
 minimum   **amount**   required. If you want to pursue this, you should
complain directly to your **charge** card company, which will contact the
merchant.
 Intern sends thanks

I wanted to thank you...

26/3,K/3   (Item 3 from file: 634)
DIALOG(R)File 634:San Jose Mercury

09577040
CYBERCASH TO ACQUIRE ICVERIFY OF OAKLAND
San Jose Mercury News (SJ) - Wednesday, March 18, 1998
By: From the Associated Press and Bloomberg News
Edition: Morning Final Section: Business Page: 3C
Word Count: 113

TEXT:
CyberCash Inc. of Reston, Va. agreed to **buy** Oakland-based ICVerify Inc.,
which makes software for **payment** over the Internet, for $57.1 million in
cash and stock, to prepare for expected...

... closing share price of $17.88. The acquisition broadens CyberCash's business that allows secure **credit card transactions** and other financial services over the Internet. Closely held ICVerify makes software that **authorizes credit** -**card** , **debit** -**card** and check **transactions** and other **types** of **payment** for retailers. ...

26/3,K/4   (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)

0834755   97-95095
Debit card use rises as client trust builds
Banchero, Paola
Kansas City Business Journal (Kansas City, MO, US), v15 n44 p3
PUBL DATE: 970718
DATELINE: Kansas City, MO, US, Midwest   WORD COUNT: 776

TEXT:
     ... to write a check for his meal in a Russell, Kan., diner, whips out his **debit   card** . The waitress gladly **accepts** this **type** of **payment**
.

     A MasterCard commercial shows two women hurrying to catch a train.

     The one with the...

26/3,K/5   (Item 2 from file: 635)
DIALOG(R)File 635:Business Dateline(R)

0831472   97-91809
The 1997 NJ Technology Fast 50 award winners
Anonymous   .
New Jersey Business (Trenton, NJ, US), v43 n7 p90
PUBL DATE: 970700
DATELINE: Trenton, NJ, US, Middle Altantic   WORD COUNT: 4,426

TEXT:
     ...over that five-year reporting period:

     The 1997 NJ Technology Fast 50 Award Winners

     11. **Transaction** Billing Resources, Hazlet. Private. Robert A. Gein. The firm was incorporated in 1985 and began operations in 1989. It began providing **authorization** , billing and collection services for commercial (non-telephone calling **card**) **credit   cards** as **payment** for consumer long-distance telephone service. It has expanded its focus to **credit card   payments** for virtually all **types** of telecommunications-based services

     $271,132; $3.4m; 1,167%
     12. Sensors Unlimited, Inc., Princeton...

26/3,K/6   (Item 3 from file: 635)
DIALOG(R)File 635:Business Dateline(R)

0424504   93-76684
BancTec acquires LPA, a provider of electronic payment system software
Robinson, Gary
PR Newswire (New York, NY, US) s1 p1
PUBL DATE: 930823
DATELINE: Dallas, TX, US   WORD COUNT: 647

TEXT:
    ... at the point of sale, enabling them to offer their customers a wide
range of **payment** options. The product also provides "returned check
entry" so that credit files can be updated electronically at the store
level. Mainsail is a complementary software product for "main office" host
payment processing which enables retailers to centralize **payment**
processing and check **authorization** for all their stores. Mainsail allows
retailers to maintain a central on-line customer database...

    26/3,K/7   (Item 4 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 1999 Bell & Howell. All rts. reserv.

0016378   86-07060
Microdevices to Introduce Credit Card Pay Phone
Schnurman, Mitchell
Dallas Business Courier (Dallas, TX, US), v2 n2 s1 p1
PUBL DATE: 860428
DATELINE: Richardson, TX, US   WORD COUNT: 1,397

TEXT:
    ... billing and instruction duties now handled only by expensive
switching systems.

    The module, designed to **accept** all major **credit** **cards** , connects
directly to the pay phone and Casner said it could save some major phone
buyers at least $75,000. That is the **minimum** **cost** , he said,
associated with purchasing a specialized central office that provides
operating instructions, routes calls and determines when long-distance
charges begin and end.

    Most private pay phone owners today provide long-distance service by
linking...

    26/3,K/8   (Item 1 from file: 647)
DIALOG(R)File 647:CMP Computer Fulltext
(c) 2000 CMP. All rts. reserv.

01186696   CMP ACCESSION NUMBER: INW19990308S0055
The Buck Stops Here
Teri Robinson
INTERNETWEEK, 1999, n 755, PG39
PUBLICATION DATE: 990308
JOURNAL CODE: INW   LANGUAGE: English
RECORD TYPE: Fulltext
SECTION HEADING: Trends: Payment Systems
WORD COUNT: 2193

...   they need to integrate enterprise resource planning (ERP)
applications, provide the means for real-time **credit** **card**
authorization , offer customer tracking, safeguard both **buyer** and seller
against fraud, meld various **payment** **types** and boost scalability to
handle the growing number of **buyers** .

It's a tall order, but Bock believes payment processing is moving "
toward the evolution...

    26/3,K/9   (Item 2 from file: 647)
DIALOG(R)File 647:CMP Computer Fulltext
(c) 2000 CMP. All rts. reserv.

01122253   CMP ACCESSION NUMBER: IWK19970331S0061
**Benefits Of Reuse - Code recycling raises programmer   productivity and
    shaves costs**

...   process while keeping the process itself soft," says Richard.
     For example, to create a reusable **payment** -processing component,
Richard defines the entities involved-the something that makes the
payment and the something that processes it-and their general behaviors.
Purolator uses Rational's object-design tools to help identify and define
these entities. This becomes the make-a-**payment** service component that
every application will use to **accept** any **type** of **payment** . (By
comparison, the conventional code-oriented approach calls for the
programmer to code the process of handling a check and then write
different code for handling a **credit** -**card**   **payment** .)
     Purolator applied this approach to creating the reusable entity that
moves things from point to...

26/3,K/10   (Item 3 from file: 647)

...   Sanders' Web page at http://www.kinetics.net/ sanders, download
the Electronic Wallet software, indicate **payment**   **type** and amount, and
wait while the **credit**   **card** is **authorized** by the bank-in seconds.
     So far, though, Sanders has gotten just one online contribution...

26/3,K/11   (Item 1 from file: 674)

Text:
... Y. - IBM this week announced it was rolling out improved software for
customers to execute **credit**   **card**   **payments** and other **transactions**
 over the 'Net. The company is upgrading and renaming its **Payment** Server
software. The software will now be called WebSphere **Payment** Manager 2.1.
WebSphere is IBM's Java-based Web application server. The **Payment** Manager
processes purchases via **credit** or **debit**   **cards** on the Web. It handles
the authentication of the purchaser and ensures that the **transaction**
 remains encrypted. When someone makes a **payment** via the 'Net, **Payment**
 Manager makes sure they are who they claim, and then **accepts** their
 payments   . **Payment** Manager then passes the **payment** data on to the
customers bank for **approval** , keeping a record of the **transaction** . The
Server relies on the Secure Electronic **Transaction** to ensure security
during online **payments** . Now that **Payment** Manager is part of the
WebSphere Commerce Suite family, it will also have WebSphere's...

...who could offer it as a service to customers. The company claims that by 2003 **spending** on the Internet will grow to $1.3 trillion, up from $111 billion today. With...

... have a safe virtual cash register available to Web merchants. Among the new features of **Payment** Manager is a Multipayment Framework that will let developers add on new **payment** **types** to the system. The Manager can also be integrated with online catalogs or other portions...

... electronic shop. The software will work in multiple languages and currencies, as well, IBM says. **Payment** Manager 2.1 is now available on IBM AIX, Windows NT and Solaris platforms. In...

26/3,K/12 **(Item 2 from file: 674)**
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

063267
IS goes shopping on the Web
Buyer's Guide
Review: PC vendor Web sites offer flexibility and convenience for buyers
    doing research and placing orders
Byline: Thomas Lamoureaux
Journal: Computerworld   Page Number: 106
Publication Date: November 17, 1997
Word Count: 2340   Line Count: 213

Text:
...type contains credit-card information only – purchase orders or company checks aren't allowed as **payment** options. One procedure Micron adds to the **buying** process is that the order isn't **accepted** until it's processed by a sales rep. It surprised me that the other sites didn't do the same. The **payment** options are limited, but the order process allows the collection of all the pertinent information...

26/3,K/13 **(Item 1 from file: 810)**
DIALOG(R)File 810:Business Wire

0939664   BW1536

TRIDEX 2: Tridex Corporation Announces SMART 2 For Windows NT

November 16, 1998

Byline: Business/Technology Editors

    ...a front-end POS system to capture
transaction data, including table service, call-in delivery, **credit**
card   **authorization** and multiple **payment** **types**
and a back-office suite
that includes cash management, labor scheduling, payroll, menu
management and...

26/3,K/14 **(Item 2 from file: 810)**
DIALOG(R)File 810:Business Wire

0620233   BW1059

NET PRESENCE: NetPresence announces new section for Buy IT OnLine

September 05, 1996

Byline: Business and Feature Editors

    ...or special offer.
- Dates of Special: Starting and ending date of special offer.
- Methods of **Payment** : **Types** of **credit** **cards** , cash, etc., **accepted**
 by
  merchant.
- Methods of Ordering: Type of orders accepted -- Fax, Telephone,
  and/or Online.
- Secure...

 26/3,K/15   (Item 3 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0597548   BW1192

CYBERAMERICA: CyberAmerica Corp. sells third Internet virtual mall

June 24, 1996

Byline: Business Editors/Computer Writers

    ...opportunities available. The
Traveler's Outpost virtual mall is projected to have the ability to
 accept virtually any **type** of **payment** , including **credit** **card** and
electronic funds transfers.
    CyberAmerica is a diversified public company specializing in the
development of...

0853762   98-14120
Corporate profile for Electronic Clearing House
Camras, Donna
Business Wire (San Francisco, CA, US) p1
PUBL DATE: 971010
DATELINE: Agoura Hills, CA, US, Pacific   WORD COUNT: 369

TEXT:
    ...inc.com

Chief Executive
  Officer: Joel M. Barry

Chief Financial
  Officer: Alice Cheung

Investor Relations
  Contact :   Donna Camras
  Business number: 818/706-8999, ext. 3033

Public Relations
  Contact :   Donna Camras

Trading Symbol/
  Exchange: ECHO/Nasdaq

Industry: Computer/Finance

Market Makers: Herzog, Heine, Geduld Inc.; Goldis Financial Group;
                  Knight Securities L.P.; United Equities Co.

   Company description: Electronic **Clearing** **House** Inc. (ECHO) is a
provider of hardware and network services to customers on a national
scale, specializing in **merchant** **credit** **card** processing and equipment
rental inventory management. The company currently operates four
active subsidiaries, all wholly owned by the company, to coordinate
its **business** activities.

   1) National **Credit** **Card** Reserve Corp. -- provides **credit** **card**
       processing and inventory management services.

   2) ECHO **Payment** Services Inc. -- leases, rents and sells
       Point-of-Sale (POS) terminals and related equipment.

   3...

...POS terminals and related equipment.

   4) XpressCheX Inc. -- provides check-guarantee services to
       California-based **merchants** .

   The company generated sales of approximately $14.3 million for
fiscal-year 1996 and $14...

0682772   96-39997
**Banking on your personal computer: Services expand for both home and
   business users**

Anonymous
Business Digest-Southeastern Massachusetts/Cape & Islands (Hyannis, MA, US)
, v10 n12 p4
PUBL DATE: 960300
DATELINE: Hyannis, MA, US, New England   WORD COUNT: 2,892

TEXT:
     ... it does provide electronic banking services for business, such as
check processing through the Automated **Clearing   House** . (See related
story.) "Some people are saying they don't care if their bank puts...

...home page on the internet, but they don't want to put out that magic
credit   card number, or account number. Ultimately we'll get that
security issue addressed to the satisfaction...

...so that it's accessible only to those with authorized passwords. Because
customer's account **information** is not put on the internet or through any
public network it can't be...
... at the PC level a password," Johnson explains. "Then, every time you
conduct an online **transaction** you have to enter a PIN number that you
have selected and that's been...

... resulted in major changes in the industry , Rudgers notes. "It's Funny,
but in this **business** a lot of people thought customers wouldn't want to
use ATM's, or drive...

...the phones." The bottom-line is that customers have readily accepted new
forms of transacting **business** with the bank, a trend that bodes well for
the pace of continuing change that...

     31/3,K/3   (Item 1 from file: 647)
DIALOG(R)File 647:CMP Computer Fulltext
(c) 2000 CMP. All rts. reserv.

01148503   CMP ACCESSION NUMBER: IWK19971215S0048
Digital Certificates (Products of '97)
Beth Davis
INFORMATIONWEEK, 1997, n 661, PG56
PUBLICATION DATE: 971215
JOURNAL CODE: IWK   LANGUAGE: English
RECORD TYPE: Fulltext
SECTION HEADING: Trends
WORD COUNT: 95

TEXT:
     Digital certificates got a boost this year from the Secure Electronic
Transaction protocol. Backed by Visa and MasterCard, the protocol
encrypts data, such as **credit** -**card** numbers, during a **transaction**
and authenticates the parties involved. As many as 10 **vendors** are
offering services or products. Users can set up **certificate**
authorities that generate and manage digital certificates, or they can
opt to outsource. More than half of those polled in the 1998 Computer
Security Institute/Zona **Information** security market survey said they
use digital certificates now or will next year.

     31/3,K/4   (Item 1 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

072376
Security action plan
A demilitarized zone and SSL do not make a sound security plan. You need
more, much more, to lock down an e-commerce site. From digital
certificates to server log analysis, here's a look at the best ways to
keep your business safe.

Text:
... hackers can go much further given the opportunity. There are endless
reports of theft of **credit card** data and fraudulent funds **transfers** ,
which, if made public, can strike a tremendous blow to customer confidence.
And industrial espionage poses an even bigger threat to your **business** .
Serious intruders are hard to catch, and unless you've got a good
e-commerce...

... itself housed in a firewall defended extranet, what else can you do to
protect your **business** ?Paul Hoffman, director of sales and marketing for
the Hosting and E-Commerce Group of...

... with a corporate purchasing system. The system allows the customer to
designate department managers, set **spending** limits and receive purchase
reports. Here are the challenges: how does the supplier the secure the
transactions , authenticate the managers, and prevent hackers from getting
in? Securing the areaThe first step is...

... protocol exchanges between customers and your e-commerce services.For
example, you might designate Hypertext **Transfer** Protocol (HTTP) and
Secure Sockets Layer (SSL) as the only protocols your e-commerce system
will use. In this case, you would specifically block all other protocols
and be **notified** via alarm if someone attempts an unauthorized protocol
exchange. This service is a function of...

...allow customers to interact with the e-commerce system.Sonnet Financial,
an international funds exchange **business** in San Mateo, Calif., processes
millions of dollars of **transactions** every day through its e-commerce
site. The company relies on a firewall and basic...

... digital certificate-based authentication for the client and server. You
could use a third-party **certificate authority** such as Verisign or else
...customers to pay for the client end of the system if they want to do
business with you, but it might be smarter to cover these costs yourself
for your most...

...system is supposed to do and using appropriate technologies will prepare
your site for safe **transactions** . The Boy Scouts wouldn't expect anything
less.

31/3,K/5   (Item 2 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

069927
Alaska DMV goes online
**Administration picks distributed-object technology for bridging DMV Web
server and mainframe.**

Text:
... was still doing things in the most costly, time-consuming ways," says
Mark Boyer, chief **information** officer in the state administration
department.With Boyer's lobbying, the state legislature moved control...

...and the IBM MVS mainframe. Since mid-January, the DMV has handled 10,000
Web **transactions** and drawn about four times as many hits on its Web site,
Boyer says. He...

can do **business** activiti● such as enter orders, change ●rs and check inventory through traditi●al terminal emulation-type scre●s. "Web access enables a higher **transaction** level," Smith says. "I can't yet say that we've done more **business** because of it, but we're capable of doing more **business** because of it."What Smith can say is that this implementation has reduced the company...

... fleet of superminis from Digital, Hewlett-Packard and Sun Microsystems; and a few minicomputers from **vendors** that aren't around anymore. Almost everything runs Unix, Fletcher says. And these machines are...

... conscious customers can set up a virtual private network connection to check any of their **information** . MCI WorldCom also runs a **certificate authority** for extranet access. Key to MCI WorldCom's quick Web-to-legacy efforts is Tarantella...Likewise, Fletcher says, browsers are here to stay. "Browsers are the right tool to retrieve **information** for us and our customers, whether we're running a PC application or a Motif...

...storms that battered the West Coast last winter kept power company crews busy, but the **information** systems held their own. Just a few months earlier, PG&E had put a Java...

... data. "Previously, we had to go to a number of various systems and extract the **information** . This puts it in one spot, and Java makes it easy for all levels of...

... resides on a Windows NT system along with a Microsoft SQL Server database, a mainframe **transaction** server and a Microsoft Internet **Information** Server that is one of the Web servers that supports the intranet. Cold Fusion tags...

...The Cold Fusion Application Server then queries the SQL Server database, which checks the mainframe **transaction** server for the latest **information** . That **transaction** server mimics a 3270 client when it queries the legacy systems. It parses the answers and writes the data as a flat file for the SQL Server, which sends the **information** back to the Cold Fusion Application Server. The Cold Fusion tags dynamically generate the data...

... team did free up disk space for the SQL Server data because outage and repair **information** grew during the stormy winter months. Paddock also notes that it is still the most...

...says. This intranet application draws from a variety of legacy databases to help PG&E **business** customer service representatives more accurately estimate billings. EAGLE is typically invoked by service representatives who...
... patterns, tariffs and ever-changing regulatory requirements. Representatives wanted a tool to apply specific account **information** to various rate scenarios, Paddock says. Most of the necessary data is in a rate...

... so it was a matter of Webifying the application. The IT staff again built a **transaction** system involving a Cold Fusion Application Server, SQL Server and mainframe **transaction** server that work together to compile and present mainframe data on the fly in HTML...

... sometimes took more than a day to obtain. Paddock estimates the project took about five **business** days. The data was available and the developers were experienced with Web-to-legacy architecture...

...a lot of functions into one interface. The user should have no idea that the **information** he received came from six different hoses," Paddock says.So far, PG&E has met...

067999
Dutch secure payments with SET
Byline: Mary Lisbeth D'Amico
Journal: Computerworld   Page Number: 42
Publication Date: August 03, 1998
Word Count: 468   Line Count: 46

Text:
... included is a certification authority, which generates and controls
digital certificates and cryptographic keys. The **payment** gateway links
the **merchant** 's World Wide Web site to the financial systems responsible
for authorization and **payment** .
    A merchant server runs the application that connects a merchant's Web
site to the...

31/3,K/7   (Item 4 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

050924
CyberPayments conference taking shape
Journal: Network World   Page Number: 95
Publication Date: April 01, 1996
Word Count: 122   Line Count: 12

Text:
The National Automated **Clearing**   **House** Association will hold a
conference to address making **payments** across the Internet. Sponsored by
Microsoft Corp. and CyberCash, Inc., the CyberPayments '96 conference will
...

... done to overcome security concerns that have clouded the use of the
Internet for automated **clearing**   **house** , **credit**   **card** , **debit**   **card**
 and other forms of electronic **payment** . Representatives from the **vendor**
community and a number of leading banks, including the Federal Reserve
Bank, will shed light on the infrastructures they have built to make
electronic **payments**   across   the   Internet more secure. For more
 information   , call Financial & **Business** Media Associates, Ltd. at (800)
529-7375.

31/3,K/8   (Item 5 from file: 674)
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

041372
Aversion therapy: Banks overcoming fear of the 'Net
Byline: Adam Gaffin
Journal: Network World   Page Number: 1
Publication Date: December 12, 1994
Word Count: 847   Line Count: 81

Text:
Columbus, Ohio Despite their security concerns, banks are being forced to
do **business** over the Internet by emerging competitors such as Microsoft
Corp. and **credit**   **card** companies that envision a plethora of on-line
financial services. The threat of such competition...

... team with Netscape Communications Corp. of Mountain View, Calif., to
develop a secure Internet-based **payment** system. Impending competition was
also a driving force behind BankAmerica, Banc One Corp. and Citicorp...

... BankAmerica-Netscape system will link Netscape's client/server
cryptography technology with the bank's **credit**   **card** processing system.

Netscape uses algorithms developed by RSA Data Security, Inc. to provide authentication and...

... users of its World-Wide Web clients and servers. The BankAmerica-Netscape deal will let **merchants** set up secure Web-based ordering systems. The Web, which connects Internet resources around the...

...on the Internet in the first half of 1995. IT'S THE LAW Ensuring secure **transactions** may be more important to banks than other businesses because under various federal and state laws, banks can be held accountable for the actions of others. For example, if a **merchant** fails to deliver a product, the bank is held responsible for reimbursing the purchaser, he...

... Dierenger said the potential risk is compounded when the products are intangible items such as **information** or software delivered over a computer network. ``How do you verify that they're delivering the goods and services?'' he asked.The same holds true for bulk **transactions** , such as electronic funds **transfers** sent across a value-added network. ``If a VAN mishandles the data, ultimately, the bank...

... Killen said Microsoft sent a wake-up call to banks with its announced plans to **buy** Intuit Corp. Microsoft is looking at ways to link Intuit's popular Quicken home finances...

... do about it,'' Killen said. Because the Internet is developing so quickly as a new **business** channel, banks will have only a narrow window of opportunity to get on-line and...

... to the user's bank and investments accounts, he said. Dierenger said electronic links to **business** customers would let Banc One offer an entirely new line of **information** services. One example would be to **notify** customers when checks and drafts clear. Banks have long offered electronic funds **transfer** services, but Internet E-mail would let banks dash off **notices** to several employees within a customer company at once - for example to both the accounts...

... could also get hot, Dierenger said. Large-scale public-key systems typically rely on a **certification authority** to warehouse the public keys and guarantee their validity. ``A number of people inside the...

... such as CompuServe and Prodigy have long offered electronic malls and the promise of secure **credit card transactions** . But the Internet is far more attractive as a potential new channel for banks, according..

Set	Items	Description
S1	1285	(CREDIT OR DEBIT)(3N)CARD? ?
S2	182751	SINGLE OR ONE OR MANY OR PLURAL? OR MULTI OR MULTIPLE OR S-EVERAL OR FIXED()NUMBER? OR REPEATED
S3	54972	TRANSACTION? OR PAYMENT? OR BUY? OR SPEND? OR TRANSFER? OR TRANSMIT? OR TRANSMISSION? OR PAYMENT? OR WITHDRAWAL? OR CHARG?
S4	7	ELECTRONIC()FINANCIAL()TRANSACTION?
S5	10311	PARAMETER? OR LIMITATION? ? OR DEFINITION?
S6	66931	MATCH? OR COMPAR? OR CORRESPOND? OR RELAT? OR ASSOCIAT? OR REFERENCED OR CONFORM?
S7	48	PAYMENT?(3N)(CATEGOR? OR TYPE? ? OR CLASSES)
S8	129	(MAXIMUM OR MINIMUM)(3N)(AMOUNT? OR COST OR INCREMENT? OR -TOTAL? ?)
S9	1472	TIME(3N)(COMMITMENT? OR REQUIRE? OR RESTRAINT? OR CONSTRAINT? OR DEMAND? OR LIMITAT?)
S10	55	(PREDETERMIN? OR PRESET OR LIMITED OR SET OR PRESELECT? OR PRE()(SELECT? OR SET OR DETERMIN?) OR FIXED)(3N)TIME(3N)(PERIOD? OR INTERVAL? OR DURATION?)
S11	23717	VERIFY? OR AUTHORI? OR APPROV? OR ACCEPT? OR PERMIT? OR PERMISSION? OR VALID? OR CONFIRM?
S12	98373	CONTACT? OR NOTIF? OR ADVISE OR NOTICE? OR APPRIS? OR INFORM?
S13	205	(CUSTODIAL OR RESPONSIBLE)(3N)AUTHORITY OR TTP OR TRUSTED(-)THIRD PARTY OR TRUSTED()(INTERMED? OR AGENT?) OR CERTIFI?()(-AUTHORIT? OR AGENT? OR AGENC?) OR CLEARING()(HOUSE? OR OFFICE-?)
S14	19	ACCOUNT?(3N)(IDENTIFICATION? OR ID)
S15	42805	COMMUNICAT? OR MESSAGE? OR NOTIFICATION?
S16	86716	MERCHANT? OR VENDOR? OR SELLER? OR BUSINESS
S17	45081	CODE? OR NUMBER? OR NUMERAL? OR DIGIT? ? OR NUMERICAL
S18	813	S1 AND (S3 OR S4)
S19	0	S18 AND S6 AND S5 AND (S7 OR S8)
S20	1	S18 AND S6 AND (S9 OR S10)
S21	7	S18 AND (S7 OR S8)
S22	7	S21 NOT S20
S23	6	RD S22 (unique items)
S24	0	S18 AND S12 AND S13 AND S14
S25	1	S15(5N)S16 AND S17 AND S13
S26	1	S25 NOT (S23 OR S20)
S27	118	S2(5N)(S3 OR S4) AND (S5 OR S7 OR S8 OR S9 OR S10)
S28	115	S27 NOT (S23 OR S20 OR S26)
S29	11	S28 AND S11
S30	11	S29 NOT (S23 OR S20 OR S26)
S31	7	RD S30 (unique items)

20/3,K/1   (Item 1 from file: 256)
DIALOG(R)File 256:SOFTBASE VIEWS,COMPANIES&PRODS.
(c)1999 INFO.SOURCES INC. All rts. reserv.

00118238   DOCUMENT TYPE: Review

**PRODUCT NAMES: NetWare for Small Business 4.2   (699314); Microsoft
BackOffice Small Business Server 4.5   (671746); Netscape NetCenter
(695963); Yahoo! Small Business   (768634); R/3   (366366)**

TITLE: They Want You: Small business means big business for major...
AUTHOR: Hogan, Kevin
SOURCE: Small Business Computing & Communic,   v4 n6   p50(6) Jun 1999
HOMEPAGE: http://www.smalloffice.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 991030

...applications than simply e-mail and a static Web site. The organization
wants to process **credit   card   transactions** , become a global player,
provide a completely interactive 3D customer experience with just-in-time
inventory, and do all of this with **relatively** automated tools that
require little expertise and **time** resources. Products from AT&T, Sprint,
Lycos, Microsoft Network, Netscape, and Yahoo! can help. Soup.

23/3,K/1   (Item 1 from file: 256)
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.
(c)1999 INFO.SOURCES INC. All rts. reserv.

00115193   DOCUMENT TYPE: Review

PRODUCT NAMES: Operations Resource Management System (ORMS) (674231);
LiveCommerce (692808); MarketStream (704946); SellerXpert (714828)

TITLE: The Buck Stops Here: The Online Gallery
AUTHOR: Robinson, Teri
SOURCE: InternetWeek,   v755 p39(2) Mar 8, 1999
ISSN: 0746-8121
HOMEPAGE: http://www.internetwk.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 991021

...USPS') and other online vendors' use of e-commerce, and in particular
the efficacy of **payment** processing systems processing online sales. The
USPS is running a pilot test of Post Office Online and is emphasizing the
importance of customer service. The system uses a **payment** processing
system from First Data Merchant Services and Tellan Software's **credit
card** authorization system. An online art gallery brokers artworks by
famous and lesser-known artists and has obtained significant productivity
enhancements using outsourced **payment** processing handled by Eliance's
eSourcing; Eliance provides customers with product information in real-time
...

...automatic purchasing. Although some users find ORMS and Live Commerce
underpowered, this has been because **payment** systems have to give firms
tools for managing relationships with customers and with **buyers** and
sellers. The most successful systems will integrate enterprise resource
planning (ERP), allow real-time **credit**   **card** authorization, provide
customer tracking, protect **buyer** and seller against fraud, merge multiple
 payment   **types** , and bolster scalability to process growing numbers of
customers.

DESCRIPTORS: Internet Marketing; Public Networks; **Credit**   **Cards** ;
    Internet Utilities; Museums & Galleries; EFT (Electronic Funds
    Transfer); Freight Processing

23/3,K/2   (Item 2 from file: 256)
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.
(c)1999 INFO.SOURCES INC. All rts. reserv.

00112981   DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken ExpensAble 98 (585041)

TITLE: Painless Expense Reports
AUTHOR: Hogan, Mike
SOURCE: PC/Computing,   v11 n12 p134(1) Dec 1998
ISSN: 0899-1847
HOMEPAGE: http://www.pccomputing.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 990630

...the manual approach of stuffing paper receipts into a physical envelope.

Users can also import **cred** **card** , checking, and other **p⬤ent**
accounts, along with **categ⬤** information from Quicken ac⬤ts. There
are trip and hotel genies to get started, and they...

23/3,K/3 **(Item 3 from file: 256)**
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.
(c)1999 INFO.SOURCES INC. All rts. reserv.

00110887 DOCUMENT TYPE: Review

PRODUCT NAMES: Online Merchant 1.0 (717312)

TITLE: Alpha Online Merchant Builds Basic Shops
AUTHOR: Rapoza, Jim
SOURCE: PC Week, v15 n39 p35(1) Sep 28, 1998
ISSN: 0740-1604
HOMEPAGE: http://www.pcweek.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 990823

...at low cost. However, it does not have the more advanced features such
as direct **payment** capabilities found in some competing electronic
commerce tools. With Online Merchant, users can design an online store,
create a product catalog, and configure shipping and **payment** options. The
store can then be uploaded to a Web site. Because it does lack the **credit**
 card processing features, however, it will be less useful to larger
businesses. It will be more...

...see how the store looks before making a final decision. Users can allow
for any **type** of **payment** , and it is also simple to set different
shipping options.

23/3,K/4 **(Item 4 from file: 256)**
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.
(c)1999 INFO.SOURCES INC. All rts. reserv.

00101820 DOCUMENT TYPE: Review

**PRODUCT NAMES: ECXpert EDI (657506); Transact (612995); iCat Electronic
Commerce Suite 3.0 (599328); Net.Commerce (627291)**

TITLE: Stop and Shop
AUTHOR: Kerstetter, Jim
SOURCE: PC Week, v14 n21 p1(2) May 26, 1997
ISSN: 0740-1604
HOMEPAGE: http://www.pcweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 990530

...what they want to accomplish with the World Wide Web site, how much then
can **spend** , and how large the site should become. The Actra electronic
data interchange (EDI) system selected...
...chose OM-Transact for its scalability and industrial-strength processing
performance. OM-Transact is a **transaction** platform that receives multiple
 payment **types** , including EDI, **credit** **cards** , micropayments, and
procurement information. Users of lower-priced software, including IBM's
Net.Commerce, say...

00100751   DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Open Market Inc   (861553); Company - Folio Corp (853747)

TITLE: Selling online
AUTHOR: Jones, Chris
SOURCE: InfoWorld,   v19 n11 p47(2) Mar 17, 1997
ISSN: 0199-6649
HOMEPAGE: http://www.infoworld.com

RECORD TYPE: Review
REVIEW TYPE: Company

REVISION DATE: 990530

...for electronic commerce. He states that Open Market's OM Transact
platform will support many **types** of **payment** methods for
business-to-business **transactions** , including **credit**   **card** , purchase
order, electronic data interchange (EDI), e-cash, and frequent flyer
points. Open Market has...
...expand its market base to support small- and mid-sized businesses. Open
Market sells its **transaction** engine to large communications providers,
who offer commerce services to smaller companies. In the next...

DESCRIPTORS: Internet Utilities; Public Networks; Software Marketing;
     Internet Marketing; EFT (Electronic Funds **Transfer**); EDI (Electronic
     Data Interchange)

00041703   DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money   (336734)

TITLE: Money
AUTHOR: Law, Greg
SOURCE: PCM,   v10 n5 p10(2) Nov 1992
ISSN: 0747-0460

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 940330

...way to manage household and small-business finances. Money lets users
track savings, checking, and **credit**   **card** accounts plus **categorize**
payments and deposits, and print reports. It is more than a checkbook or
check register due...

00264662   92DC01-104
Token Ring closes in on Ethernet -- Improvements in adapter cards and IBM's endorsement of token-ring over TTP should make token ring a more attractive LAN alternative
    Greenfield, David
    Data Communications , January 21, 1992 , v21 n2 p47-51, 5 Page(s)
    ISSN: 0363-6399

    ...in on Ethernet -- Improvements in adapter cards and IBM's endorsement of token-ring over TTP should make token ring a more attractive LAN alternative
    ... Features a table comparing bus type, data transfer techniques, on-board RAM, drivers, media, MAC **code** , and price of 21 products from 11 companies. Lists vendor addresses and telephone **numbers** . Includes a table and a graph. (tbc)
    Descriptors: Board; Networks; Interface; **Vendor** Guide; Consumer Information; Data **Communication**

DIALOG(R)File 233:MICROCOMPUTER ABSTRACTS

00453748   97BY03-004
  This cartridge is loaded -- SyQuest's latest removable-cartridge hard drive delivers excellent performance and a low cost
    Miastkowski, Stan
    BYTE , March 1, 1997 , v22 n3 p48, 1 Page(s)
    ISSN: 0360-5280
    Company Name: SyQuest Technology
    Product Name: SyJet

    ...Indicates that this drive has a switchable audiovisual (AV) mode that turns off its read **verify** step - which is beneficial when using audio or video files that require a constant, uninterrupted...

    ... needed. Also notes that bundled software includes utilities for formatting, copying cartridges, and setting drive **parameters** . Reports that the SyJet has a complete and detailed manual, and says that minimum sustained transfer was 3.3 MBps, and maximum **transfer** was 6.4 MBps. Includes **one** photo, one sidebar, and one ratings table. (jo)

DIALOG(R)File 233:MICROCOMPUTER ABSTRACTS

00213550   90IW03-247
  Multiwindow Timbuktu preserves Mac's style
    Wylie, Margie
    InfoWorld , March 19, 1990 , v12 n12 p32, 1 Pages
    ISSN: 0199-6649

    ... stations via multiple windows that can be moved, sized, and closed; there is no software **limitation** to the number of sessions or windows a single Mac can initiate or **accept** ; and it supports faster file **transfer** . Includes **one** screen display. (jb)

DIALOG(R)File 233:MICROCOMPUTER ABSTRACTS

00190698   89PU04-010
  A stellar performance Per:Form
    Crider, Bill
    Publish! , April 1, 1989 , v4 n4 p80-82, 3 Pages
    ISSN: 0897-6007

    ... them out on screen or on paper. only drawback noted is that it will not **permit** working with t full Laserwriter Plus set of PostScript fonts. Says that even given this **limitation** , Per:Form is an excellent **buy** . Includes **one** screen display. (RF)

DIALOG(R)File 233:MICROCOMPUTER ABSTRACTS

00103941   85PP03-002
  The Integrator (LOIS): A menu-driven system that pulls together otherwise non-compatible software packages
    Swearingen, Dan L
    PC Products , Mar 1985 , v2 n3 p93-95, 3 Pages
    ISSN: 8750-1163

A favorable review ⬤ The Integrator ($295), a prog⬤ that **permits**
the **transfer** of data f⬤n one software package to anot⬤r from Modern
Technologies International Inc. (ModTech). Notes that it requires an...

... of 2M bytes of hard disk storage and 256K RAM. Discusses it's features
and **limitations** . Notes that the program includes a scratchpad,
calculator, and calendar. Contains one photo.

31/3,K/5   (Item 1 from file: 256)
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.
(c)1999 INFO.SOURCES INC. All rts. reserv.

00116998   DOCUMENT TYPE: Review

PRODUCT NAMES: RenderView (756351)

TITLE: Web-Based Digital Color Proofing Solution Is Launched
AUTHOR: Staff
SOURCE: Graphic Arts Monthly,   v71 n3 p102(2) Mar 1999
ISSN: 1047-9325
HOMEPAGE: http://www.gammag.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 991122

...connections, which have relatively limited bandwidth available.
Spokespeople for the vendor say the product addresses **many** of the
limitations associated with **transmission** of high-resolution files over
dial-up connections, which include those related to poor resolution, color
fidelity, color management, availability of written **approvals** , and
customer **acceptance** issues. Since the first demonstration of RenderView
at a Seybold conference, Scitex has expanded the...

...file formats supported, the server environment, and ease of
connectivity. Uses other than digital proof **approval** are also supported.
A PostScript RIP has been added for viewing PostScript files, and support
...

31/3,K/6   (Item 2 from file: 256)
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.
(c)1999 INFO.SOURCES INC. All rts. reserv.

00073675   DOCUMENT TYPE: Review

PRODUCT NAMES: FAXCOM (235997)

TITLE: Fax system cuts costs of daily reports -- in half
AUTHOR: Wallace, Peggy
SOURCE: InfoWorld,   v16 n52 p58(1) Dec 26, 1994
ISSN: 0199-6649
HOMEPAGE: http://www.infoworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 980530

A 130-employee company provides credit card **authorization** and
transaction processing services to 750 customers. **One** of the largest
components of the business is fax technology. The fax is used to...

```
1            32 S (SECURE? OR INSUR?)(11A)(CREDIT CARD OR CREDIT CARD?)(13A)(PU
L2           38 S (SECURE? OR INSUR?)(11A)(CREDIT CARD OR CREDIT CARD? OR
DEBIT
L3            0 S (CONTACT### OR REACH### OR
MEET###)(17A)(CUSTODIAL?)(19A)(AUT
L4           26 S (CONTACT### OR REACH### OR MEET###)(27A)(AUTHORIZ? OR
AUTHENT
L5           19 S L4 AND (380/!! OR 235/!!! OR 705/!!)/NCL
L6           14 S (SUPPL### OR GRANT### OR GIV###)(13A)(AUTHORI? OR
AUTHENT?)(2
L7          436 S (GENERAT? OR CREAT? OR PRODUC?)(11A)(TRANSACT?)(7A)(COD?)
L8            3 S (GENERAT? OR CREAT? OR
PRODUC?)(11A)(TRANSACT?)(7A)(COD?)(17A
L9            2 S L8 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L10           7 S (COMMUNICAT?)(17A)(TRANSACT?)(11A)(COD?)(11A)(MERCHANT?)
L11           7 S L10 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L12         531 S (VERIFY?)(21A)(PURCHAS? OR PAYMENT?)
L13           5 S (VERIFY?)(21A)(PURCHAS? OR PAYMENT?)(5P)(OBTAIN? OR SEARCH?
O
L14           4 S L13 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L15           2 S (SINGLE OR ONE)(12A)(TRANSACT?)(11A)(MAXIMUM OR
HIGH?)(12A)(A
L16           0 S L15 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L17          ·2 S (MULTIPLE? OR MANY OR SEVERAL)(12A)(TRANSACT?)(11A)(MAXIMUM
O
L18           0 S L17 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L19           3 S L1 AND L7
L20           1 S L19 AND L12
```

```
L1          32 S (SECURE? OR INSUR?)(11A)(CREDIT CARD OR CREDIT
CARD?)(13A)(PU
L2          38 S (SECURE? OR INSUR?)(11A)(CREDIT CARD OR CREDIT CARD? OR
DEBIT
L3           0 S (CONTACT### OR REACH### OR
MEET###)(17A)(CUSTODIAL?)(19A)(AUT
L4          26 S (CONTACT### OR REACH### OR MEET###)(27A)(AUTHORIZ? OR
AUTHENT
L5          19 S L4 AND (380/!! OR 235/!!! OR 705/!!)/NCL
L6          14 S (SUPPL### OR GRANT### OR GIV###)(13A)(AUTHORI? OR
AUTHENT?)(2
L7         436 S (GENERAT? OR CREAT? OR PRODUC?)(11A)(TRANSACT?)(7A)(COD?)
L8           3 S (GENERAT? OR CREAT? OR
PRODUC?)(11A)(TRANSACT?)(7A)(COD?)(17A
L9           2 S L8 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L10          7 S (COMMUNICAT?)(17A)(TRANSACT?)(11A)(COD?)(11A)(MERCHANT?)
L11          7 S L10 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L12        531 S (VERIFY?)(21A)(PURCHAS? OR PAYMENT?)
L13          5 S (VERIFY?)(21A)(PURCHAS? OR PAYMENT?)(5P)(OBTAIN? OR SEARCH?
O
L14          4 S L13 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L15          2 S (SINGLE OR ONE)(12A)(TRANSACT?)(11A)(MAXIMUM OR
HIGH?)(12A)(A
L16          0 S L15 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
L17          2 S (MULTIPLE? OR MANY OR SEVERAL)(12A)(TRANSACT?)(11A)(MAXIMUM
O
L18          0 S L17 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL
```

```
     Set     Items    Description
     S1       1605    (SECURE?) (12N) (CREDIT? OR SMART?) (12N) (CARD?) (12N) (PURCHAS-
                      E? OR BUY? OR PAYMENT?)
     S2         77    (AUTHENTICAT? OR AUTHORIZ?) (12N) (ACCOUNT?) (13N) (IDENTIFICA-
                      T?) (12N) (DATA? OR INFORMATION?)
     S3          0    (PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION?
                      OR AUTHENTICAT?) (13N) (TRANSACT?) (26N) (INTERVAL?)
     S4          0    (PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION?
                      OR AUTHENTICAT?) (13N) (TRANSACT?)
     S5          4    (GENERAT?) (11N) (TRANSACT?) (11N) (CODE?) (19N) (PAYMENT? OR PU-
                      RCHASE?) (19N) (AUTHORIZATION? OR AUTHENTICATION?)
     S6          0    S2(4S)S4
     ?s (authorizat? or autheticat?) (19n) (single? or one?) (21n) (transaction?) (19n) (maximu
     m?) (21n) (authorizat? or authenticat?)
     >>>File 2 processing for SINGLE? stopped at SINGLEMODE CHALCOGENIDE GLASS
         FIBERS
     Processing
     Processed  10 of  22 files ...
     Completed processing all files
             26523   AUTHORIZAT?
                12   AUTHETICAT?
           2891774   SINGLE?
           6210846   ONE?
            167069   TRANSACTION?
           1292618   MAXIMUM?
             26523   AUTHORIZAT?
             32151   AUTHENTICAT?
     S7          7   (AUTHORIZAT? OR AUTHETICAT?) (19N) (SINGLE? OR
                     ONE?) (21N) (TRANSACTION?) (19N) (MAXIMUM?) (21N) (AUTHORIZAT?
                     OR AUTHENTICAT?)
     ?s s1(7s)s7
              1605   S1
                 7   S7
     S8          0   S1(7S)S7
     ?t s7/full/1
```

```
Set      Items    Description
S1        1605    (SECURE?)(●N)(CREDIT? OR SMART?)(12N)(CARD?)(12N)(PURCHAS-
                  E? OR BUY? OR PAYMENT?)
S2          77    (AUTHENTICAT? OR AUTHORIZ?)(12N)(ACCOUNT?)(13N)(IDENTIFICA-
                  T?)(12N)(DATA? OR INFORMATION?)
S3           0    (PLURALIT?)(15N)(PAYMENT? OR PURCHASE?)(15N)(AUTHORIZATION?
                  OR AUTHENTICAT?)(13N)(TRANSACT?)(26N)(INTERVAL?)
S4           0    (PLURALIT?)(15N)(PAYMENT? OR PURCHASE?)(15N)(AUTHORIZATION?
                  OR AUTHENTICAT?)(13N)(TRANSACT?)
S5           4    (GENERAT?)(11N)(TRANSACT?)(11N)(CODE?)(19N)(PAYMENT? OR PU-
                  RCHASE?)(19N)(AUTHORIZATION? OR AUTHENTICATION?)
S6           0    S2(4S)S4
S7           7    (AUTHORIZAT? OR AUTHETICAT?)(19N)(SINGLE? OR ONE?)(21N)(TR-
                  ANSACTION?)(19N)(MAXIMUM?)(21N)(AUTHORIZAT? OR AUTHENTICAT?)
S8           0    S1(7S)S7
?
```

```
Set     Items   Description
S1      1605    (SECURE?) (11N) (CREDIT? OR SMART?) (12N) (CARD?) (12N) (PURCHAS-
                E? OR BUY? OR PAYMENT?)
S2        77    (AUTHENTICAT? OR AUTHORIZ?) (12N) (ACCOUNT?) (13N) (IDENTIFICA-
                T?) (12N) (DATA? OR INFORMATION?)
S3         0    (PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION?
                OR AUTHENTICAT?) (13N) (TRANSACT?) (26N) (INTERVAL?)
S4         0    (PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION?
                OR AUTHENTICAT?) (13N) (TRANSACT?)
S5         4    (GENERAT?) (11N) (TRANSACT?) (11N) (CODE?) (19N) (PAYMENT? OR PU-
                RCHASE?) (19N) (AUTHORIZATION? OR AUTHENTICATION?)
S6         0    S2 (4S) S4
S7         7    (AUTHORIZAT? OR AUTHETICAT?) (19N) (SINGLE? OR ONE?) (21N) (TR-
                ANSACTION?) (19N) (MAXIMUM?) (21N) (AUTHORIZAT? OR AUTHENTICAT?)
S8         0    S1 (7S) S7
S9         0    (PLURALIT?) (14N) (PAYMENT? OR PURCHASE?) (15N) (TRANSACT?) (15-
                N) (FIX?) (16N) (TIME? OR PERIOD?)
S10        0    (PLURALIT?) (14N) (PAYMENT? OR PURCHASE?) (15N) (TRANSACT?) (15-
                N) (FIX? OR INTERVAL?) (16N) (TIME? OR PERIOD?)
?
```

```
L1        112 SEA (SECUR?) (11A) (CREDIT? OR SMART?) (5A) (CARD?) (12A) (PURCHAS?
              OR BUY?)
L2         75 SEA (AUTHORIZ? OR AUTHENTICAT?) (11A) (ACCOUNT?) (21A) (CUSTOMER?
              OR BUYER? OR PURCHASER? OR CONSUMER?) (10A) (CREDIT? OR
SMART?) (1
              1A) (CARD?)
L3        121 SEA (AUTHORIZ? OR AUTHENTICAT?) (11A) (ACCOUNT?) (21A) (CUSTOMER?
              OR BUYER? OR PURCHASER? OR CONSUMER?) (20A) (ID? OR
IDENTIFICAT?)

L4          1 SEA L1 AND L2 AND L3
              D
L4 1 KWIC, NCL
              D
L4 1 IBIB, KWIC, NCL
L5          2 SEA (GENERAT?) (11A) (TRANSACT?) (11A) (COD?) (21A) (PAY? OR
              PURCHAS? OR BUY?) (21A) (AUTHORIZAT?)
              D
L5 1 KWIC, NCL, IN
L6         76 SEA (PAYMENT?) (21A) (PURCHAS? OR
BUY?) (19A) (TRANSACT?) (11A) (TIME
              ? OR PERIOD?)
L7         57 SEA L6 AND (705/!)/NCL
L8         57 SEA L6 AND (705/! OR 705/!!)/NCL
              D
L8 1 KWIC,NCL
L9          1 SEA (PAYMENT?) (21A) (PURCHAS? OR
BUY?) (19A) (TRANSACT?) (11A) (TIME
              ? OR PERIOD?) (11A) (INTERVAL?)
              D
L9 1 KWIC, NCL
L10         0 SEA (PAYMENT?) (21A) (PURCHAS? OR
BUY?) (19A) (TRANSACT?) (11A) (TIME
              ? OR PERIOD?) (11A) (UNSPECIF?) (11A) (INTERVAL?)
L11         1 SEA (PAYMENT?) (21A) (PURCHAS? OR
BUY?) (19A) (TRANSACT?) (11A) (TIME
              ? OR PERIOD?) (11A) (INTERVAL?)
L12         3 SEA (GENERAT?) (11A) (TRANSACT?) (11A) (COD?) (21A) (ID? OR
IDENTIFIC
              AT?) (21A) (MERCHANT?)
              D
L12 1 KWIC, NCL
              D
L12 2 KWIC, NCL
              D
L12 3 KWIC, NCL
L13         0 SEA (AUTHORIZ? OR
AUTHENTICAT?) (11A) (REPEAT?) (12A) (TRANSACT?) (1
              2A) (FIXED?) (13A) (INTERVAL?)
```